

Information to identify the case:

Debtor 1	<u>Adrian Lewis</u>	Social Security number or ITIN	xxx-xx-8411
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-21162-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adrian Lewis

8/31/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Adrian Lewis
 Debtor

Case No. 18-21162-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db +Adrian Lewis, 138 Poor Street, Hackensack, NJ 07601-1709
 517568630 Dpt Ed/Nav, Po Box 9655, Wilkes Barre, PA 18773-9655
 517568632 +Midland Mtg, Pob 26648, Oklahoma City, OK 73126-0648
 517568638 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: Us Dept Ed, Po Box 7202, Utica, NY 13504-7202)
 517568636 +U S Dept Of Ed/Gsl/Atl, Po Box 2287, Atlanta, GA 30301-2287
 517568637 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 31 2018 23:04:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 31 2018 23:04:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517568623 +EDI: GMACFS.COM Sep 01 2018 02:43:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 517568624 +EDI: BANKAMER.COM Sep 01 2018 02:44:00 Bk Of Amer, Pob 15026, Wilmington, DE 19850-5026
 517568625 +EDI: BANKAMER2.COM Sep 01 2018 02:43:00 Bk Of Amer, Pob 17054,
 Wilmington, DE 19884-0001
 517568627 +EDI: CAPITALONE.COM Sep 01 2018 02:44:00 Capital One, 11013 W Broad St,
 Glen Allen, VA 23060-6017
 517568628 +EDI: CAPITALONE.COM Sep 01 2018 02:44:00 Capitalone, Po Box 85520,
 Richmond, VA 23285-5520
 517568629 +EDI: NAVIENTFKASMDOE.COM Sep 01 2018 02:44:00 Dept Of Ed/Navient, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 517568631 +E-mail/Text: jennifer.macedo@gatewayonlending.com Aug 31 2018 23:03:58
 Gateway One Lending &, 160 N Riverview Dr Ste 1, Anaheim, CA 92808-2293
 517568634 +EDI: RMSC.COM Sep 01 2018 02:44:00 Synch/Jcp, Po Box 965007, Orlando, FL 32896-5007
 517568635 EDI: TFSR.COM Sep 01 2018 02:43:00 Toyota Mtr, 19001 S Western Av, Torrance, CA 90501
 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517568626 Bk Of Amer
 517568633 ##+Pinnacle Llc/Resurgent, 810 1st St S Ste 260, Hopkins, MN 55343-7606

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
 system on August 31, 2018 at the address(es) listed below:

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,
 rgaydos@rltlawfirm.com
 Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
 NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com
 Jose R. Torres on behalf of Debtor Adrian Lewis jrt@torreslegal.com, notices@nextchapterbk.com

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 17

Date Rcvd: Aug 31, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association as trustee on
behalf of the holders of Banc of America Funding Corporation Mortgage Pass-Through Certificates,
Series 2006-H kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5